B 1 (Official F@ 12:35:44 Desc Main United States Bankruptum Centre Page 1 of 38 **Voluntary Petition** Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Lewis, Rikki, A All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): 4774 than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 11215 Meadowsweet Lane Roscoe IL ZIP CODE ZIP CODE 61073 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business Winnebago Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for **√** Chapter 7 ☐ Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities. Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts** Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-200-50-1,000-5,001-10,001-25,001-50,001-Over 99 199 10 000 100 000 100 000 5 000 25,000 50,000 Estimated Assets  $\mathbf{\Lambda}$ \$50,001 to \$50,000,001 \$100,000,001 \$0 to \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities  $\mathbf{\Lambda}$  $\Box$  $\Box$ \$500,001 to \$1,000,001 \$100,000,001 \$10,000,001 \$50,000,001 \$50,001 to \$100,001 to \$500,000,001 More than \$1 \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$500,000 billion to \$1 billion million million million million million

B 1 (Official F@pgs) (0/98)72607		Desc Manage 2				
Voluntary Petition Document  (This page must be completed and filed in every case)	Nanage 2 tof s 38  Rikki A Lewis					
All Drian Ponkrymtov Cooos Filed Within Lo	st 8 Years (If more than two, attach additional sheet.)					
Location Location	Case Number:	Date Filed:				
Where Filed: NONE						
Location Where Filed:	Case Number:	Date Filed:				
Pending Bankruptcy Case Filed by any Spouse, Partner of	r Affiliate of this Debtor (If more than one, attach ad	lditional sheet)				
Name of Debtor:  NONE  Case Number: Date Filed:						
District:	Relationship:	Judge:				
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).						
Exhibit A is attached and made a part of this petition.	X /s/ Laura L McGarragan	6/24/2009				
	Signature of Attorney for Debtor(s)  Laura L McGarragan	Date <b>6199753</b>				
Ext	hibit C					
Does the debtor own or have possession of any property that poses or is alleged to pose a  Yes, and Exhibit C is attached and made a part of this petition.  No	threat of imminent and identifiable harm to public heal	th or safety?				
Exh	aibit D					
(To be completed by every individual debtor. If a joint petition is filed, each spouse must	t complete and attach a separate Exhibit D.)					
✓ Exhibit D completed and signed by the debtor is attached and made a part of the	his netition					
	F					
If this is a joint petition:						
Exhibit D also completed and signed by the joint debtor is attached and made	• •					
	ding the Debtor - Venue applicable box)					
Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 or	of business, or principal assets in this District for 180 da	ays immediately				
There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.					
Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a federal					
	des as a Tenant of Residential Property oplicable boxes.)					
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).						
	(Name of landlord that obtained judgment)					
	(Address of landlord)					
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		ed to cure the				
Debtor has included in this petition the deposit with the court of ar filing of the petition.	ny rent that would become due during the 30-day period	I after the				
Debtor certifies that he/she has served the Landlord with this certif	fication. (11 U.S.C. § 362(1)).					

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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Voluntary Petition Document	Nanage 3.0fs38
(This page must be completed and filed in every case)	Rikki A Lewis
Sign	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/ Rikki A Lewis  Signature of Debtor Rikki A Lewis  X Not Applicable  Signature of Joint Debtor	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only <b>one</b> box.)  I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X Not Applicable  (Signature of Foreign Representative)
Telephone Number (If not represented by attorney) 6/24/2009	Date
0/24/2009 Date	Dute
Signature of Attorney  X /s/ Laura L McGarragan  Signature of Attorney for Debtor(s)	Signature of Non-Attorney Petition Preparer  I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the
Laura L McGarragan Bar No. 6199753  Printed Name of Attorney for Debtor(s) / Bar No.  McGarragan Law Offices  Firm Name  1004 N. Main St. Rockford, IL 61103	debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Address	Not Applicable Printed Name and title, if any, of Bankruptcy Petition Preparer
815 961-1111 815-961-9233 Telephone Number 6/24/2009 Date	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership)	X Not Applicable
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X Not Applicable	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form
Printed Name of Authorized Individual	for each person.  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or
Title of Authorized Individual	both. 11 U.S.C. § 110; 18 U.S.C. § 156.
Date	

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B 1D (Official Form 1, Exhibit D) (12/08)

#### **UNITED STATES BANKRUPTCY COURT**

#### **Northern District of Illinois**

In re Rikki A Lewis	Case No.
Debtor	(if known)
EXHIBIT D - INDIVIDUAL DEBTOR'S STAT CREDIT COUNSELING R	
Warning: You must be able to check truthfully one of counseling listed below. If you cannot do so, you are not elighismiss any case you do file. If that happens, you will lose will be able to resume collection activities against you. If you cankruptcy case later, you may be required to pay a second to stop creditors' collection activities.	pible to file a bankruptcy case, and the court can hatever filing fee you paid, and your creditors ur case is dismissed and you file another
Every individual debtor must file this Exhibit D. If a joint passeparate Exhibit D. Check one of the five statements below and	
1. Within the 180 days <b>before the filing of my ban</b> counseling agency approved by the United States trustee or bank or available credit counseling and assisted me in performing a rerom the agency describing the services provided to me. Attach a repayment plan developed through the agency.	ruptcy administrator that outlined the opportunities elated budget analysis, and I have a certificate
2. Within the 180 days before the filing of my bank counseling agency approved by the United States trustee or bank for available credit counseling and assisted me in performing a re- certificate from the agency describing the services provided to me agency describing the services provided to you and a copy of any agency no later than 15 days after your bankruptcy case is filed.	ruptcy administrator that outlined the opportunities elated budget analysis, but I do not have a e. You must file a copy of a certificate from the
3. I certify that I requested credit counseling service obtain the services during the five days from the time I made my merit a temporary waiver of the credit counseling requirement so exigent circumstances here.]	request, and the following exigent circumstances
If your certification is satisfactory to the court, you rewithin the first 30 days after you file your bankruptcy petition agency that provided the counseling, together with a copy of through the agency. Failure to fulfill these requirements may extension of the 30-day deadline can be granted only for cau your case may also be dismissed if the court is not satisfied case without first receiving a credit counseling briefing.	n and promptly file a certificate from the any debt management plan developed result in dismissal of your case. Any se and is limited to a maximum of 15 days.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial

statement.] [Must be accompanied by a motion for determination by the court.]

responsibilities.);

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unable, afte through the	r reasonable eff	_	09(h)(4) as physically impaired to credit counseling briefing in person	•	
	Active military	duty in a military con	nbat zone.		
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.					
I certify und	der penalty of p	perjury that the infor	mation provided above is true a	and correct.	
Signature of Debtor:	/s/ Rikki A Le Rikki A Lewis				
Date: 6/24/2009					

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B6A (Official Form 6A) (12/07)

In re:	Rikki A Lewis	Case No.	
	Debtor	<u></u> ,	(If known)

## **SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Total	>	0.00	

(Report also on Summary of Schedules.)

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**B6B (Official Form 6B) (12/07)** 

In re	Rikki A Lewis	Case No.	
	Debtor	(If known	1)

### **SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash		5.00
<ol> <li>Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.</li> </ol>		Checking		500.00
<ol> <li>Security deposits with public utilities, telephone companies, landlords, and others.</li> </ol>	X			
Household goods and furnishings, including audio, video, and computer equipment.		Furniture		800.00
<ol> <li>Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</li> </ol>	X			
6. Wearing apparel.		Clothing		1,000.00
7. Furs and jewelry.	Х			
<ol> <li>Firearms and sports, photographic, and other hobby equipment.</li> </ol>	Х			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	Х			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	х			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
	Х			

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B6B (Official Form 6B) (12/07) -- Cont.

n re	Rikki A Lewis		Case No.	
	Debt	or	,	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
<ol> <li>Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.</li> </ol>	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Chevy Cavalier		2,000.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	X			
<ol> <li>Machinery, fixtures, equipment and supplies used in business.</li> </ol>	X			
30. Inventory.	Х			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	X			
	_	1 continuation sheets attached Tot	al >	\$ 4,305.00

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B6C (Official Form 6C) (12/07)

In re	Rikki A Lewis	Case No.	
			(If known)

### **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2003 Chevy Cavalier	735 ILCS 5/12-1001(c)	2,000.00	2,000.00
Cash	735 ILCS 5/12-1001(b)	5.00	5.00
Checking	735 ILCS 5/12-1001(b)	500.00	500.00
Clothing	735 ILCS 5/12-1001(a),(e)	1,000.00	1,000.00
Furniture	735 ILCS 5/12-1001(b)	800.00	800.00

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B6D (Official Form 6D) (12/07)

In re	Rikki A Lewis		,	Case No.	
		Debtor			(If known)

### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☑ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			VALUE					

continuation sheets attached

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 0.00\$	0.00
\$ 0.00\$	0.00

(Report also on Summary of (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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Document

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B6E (Official Form 6E) (12/07)

Rikki A Lewis In re

adjustment.

Case No. (If known) Debtor

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

¥	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or ionsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
арр	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying pendent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
cess	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. (7 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
anot	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or her substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

1 continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re	Rikki A Lewis		Case No.	
	Time A Lowis	Debtor ,		(If known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									\$0.00

Sheet no.  $\underline{1}$  of  $\underline{1}$  continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals ➤ (Totals of this page)

Total >
(Use only on last page of the completed Schedule E. Report also on the Summary of

Schedule E. Report also on the Summary of Schedules.)

Total

(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

0.00			
	\$	0.00	\$ 0.00
	0.00		

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B6F (Official Form 6F) (12/07)

In re	Rikki A Lewis		Case No.	
	•	Dahtan	(If known	1)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2033769530							156.00
Afni PO Box 3427 Bloomington IL 61702			Collection for 10 AT T Mobility				
ACCOUNT NO. 5490353999343915  Bank of America PO Box 5270 Carol Stream, IL 60197-5270			Charged off account				1,000.00
ACCOUNT NO. 5298870  CCB Incorporated 5300 S 6th St. Rd. Springfield IL 62703-5184			Collection for Carle Foundation Hospital				235.00
Carle Foundation Hospital 611 West Park Urbana IL 61801  ACCOUNT NO. 4417110517366007							3,000.00
Chase/Bank One Card service 800 Brooksedge Blvd. Westerville OH 43081	1	I	Credit carcharged off as bad debt				3,000.00

2 Continuation sheets attached

Subtotal > \$ 4,391.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Rikki A Lewis	Case No.	
	Debtor	(If	known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							2,414.00
Colony Property Management 701 Devonshire Dr. Champaign IL 61820			Apartment rental				
ACCOUNT NO. 1339253648							142.00
Credit Protection Association 13355 Noel Rd. STE 2100 Dallas TX 75240	ı		Collection for Insight Communications				
ACCOUNT NO. 3307647741							2,244.00
Direct Loan Service System PO Box 5609 Greenville TX 75403-5609			Student loans 3307647742				
ACCOUNT NO. 6011007440744604							12,868.00
Discover Financial Service PO Box 15316 Wilmington DE 19850-5316			Credit card				
ACCOUNT NO. 1473444							5,602.00
Hunter Warfield Inc. 3111 W MLK Jr. Blvd Suite 200 Tampa FL			Collection agency for Picerne Southeast				

Sheet no.  $\,\underline{1}$  of  $\underline{2}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > 23,270.00

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-72607 Doc 1 Filed 06/24/09 Entered 06/24/09 12:35:44 Desc Main Document Page 15 of 38

B6F (Official Form 6F) (12/07) - Cont.

In re	Rikki A Lewis	Case No.	
	Debtor	(If known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 254200319596							320.00
Midstate Collection Solutions PO Box 3292 Champaign IL 61826-3292			Collection for Lakeland Radiologists Multiple accounts 254200324411				
Lakeland Radiologists PO Box 770 Charleston IL 61920							
ACCOUNT NO. 7189130							387.00
State Collection Service PO Box 6250 Madison WI 53701		Collection for Ameren I P					
ACCOUNT NO.	Х						0.00
Thomas Z Hudson 701 Devonshire Dr. C-21 Champaign IL 61820	•	•	Collection attorney for Triple R Development				
Champaign Law Court 101 East Main Urbana IL 61801							
Triple R Develpoment 503 Willow Pond Rd. Rantoul IL 61866							

Sheet no.  $\underline{2}$  of  $\underline{2}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 707.00

Total > \$ 28,368.00

Laura L McGarragan 6199753 McGarragan Law Offices 1004 N. Main St. Rockford, IL 61103

815 961-1111 Attorney for the Petitioner(s)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re:

Debtor: Rikki A Lewis Social Security Number: 4774 Case No:

Chapter 7

**Numbered Listing of Creditors** 

	Creditor name and mailing address	Category of Claim	Amount of Claim
1.	Afni PO Box 3427 Bloomington IL 61702	Unsecured Claims	\$ 156.00
2.	Bank of America PO Box 5270 Carol Stream, IL 60197-5270	Unsecured Claims	\$ 1,000.00
3.	CCB Incorporated 5300 S 6th St. Rd. Springfield IL 62703-5184	Unsecured Claims	\$ 235.00
4.	Chase/Bank One Card service 800 Brooksedge Blvd. Westerville OH 43081	Unsecured Claims	\$ 3,000.00
5.	Colony Property Management 701 Devonshire Dr. Champaign IL 61820	Unsecured Claims	\$ 2,414.00

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In re:	Rikki A Lewis		Case No
6.	Credit Protection Association 13355 Noel Rd. STE 2100 Dallas TX 75240	Unsecured Claims	\$ 142.00
7.	Direct Loan Service System PO Box 5609 Greenville TX 75403-5609	Unsecured Claims	\$ 2,244.00
8.	Discover Financial Service PO Box 15316 Wilmington DE 19850-5316	Unsecured Claims	\$ 12,868.00
9.	Hunter Warfield Inc. 3111 W MLK Jr. Blvd Suite 200 Tampa FL	Unsecured Claims	\$ 5,602.00
10.	Midstate Collection Solutions PO Box 3292 Champaign IL 61826-3292	Unsecured Claims	\$ 320.00
11.	State Collection Service PO Box 6250 Madison WI 53701	Unsecured Claims	\$ 387.00
12.	Thomas Z Hudson 701 Devonshire Dr. C-21 Champaign IL 61820	Unsecured Claims	\$ 0.00

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In re: Rikki A Lewis	Case No
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(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

### **DECLARATION**

I, Rikki A Lewis, named as debtor in this case, declare under penalty of perjury that I have have read the foregoing Numbered Listing of Creditors, consisting of 2 sheets (not including this declaration), and that it is true to the best of my information and belief.

Signature: /s/ Rikki A Lewis

Rikki A Lewis

Dated: 6/24/2009

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In re:	Rikki A Lewis	Case No	
	Debtor	,	(If known)

## **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)

In re:	Rikki A Lewis		Case No.	
	Dobtor	-,		(If known)
	Debtor			

## **SCHEDULE H - CODEBTORS**

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Chad Hipskind 2603 W William Champaign IL 61721	Thomas Z Hudson 701 Devonshire Dr. C-21 Champaign IL 61820
Kyle Cox 714 Willow Pond Rd. Rantoul IL 61866	

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In re	Rikki A Lewis	Case No.	No.	
	Debtor		(If known)	

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF	DEPENDENTS OF DEBTOR AND SPOUSE				
	RELATIONSHIP(S):		AGE	E(S):		
	daughter			1		
Employment:	DEBTOR		SPOUSE			
Occupation U	Inemployed					
Name of Employer						
How long employed						
Address of Employer						
INCOME: (Estimate of averag case filed)	ge or projected monthly income at time	DE	EBTOR	SPOUSE		
Monthly gross wages, salar (Prorate if not paid month     Estimate monthly overtime	y, and commissions nly.)	\$ \$	0.00 \$ _ 0.00 \$			
•		<u> </u>				
3. SUBTOTAL 4. LESS PAYROLL DEDUCT	TIONS	\$	0.00 \$			
a. Payroll taxes and soci		\$	0.00 \$			
b. Insurance	,	\$	0.00 \$			
c. Union dues		\$	<u> </u>			
d. Other (Specify)		\$	0.00 \$			
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$	0.00 \$			
6. TOTAL NET MONTHLY TA	AKE HOME PAY	\$	0.00 \$	_		
7. Regular income from operation	tion of business or profession or farm					
(Attach detailed statemer	nt)	\$	<u>0.00</u> \$			
8. Income from real property		\$	<u>0.00</u> \$			
9. Interest and dividends		\$	0.00 \$			
<ol><li>Alimony, maintenance or s debtor's use or that of de</li></ol>	support payments payable to the debtor for the ependents listed above.	\$	0.00 \$			
11. Social security or other go	vernment assistance		0.00			
(Specify)		\$ \$	0.00 \$			
12. Pension or retirement inco	me	Ψ	0.00 \$			
13. Other monthly income			• • •			
(Specify)		\$	0.00 \$			
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	0.00 \$			
15. AVERAGE MONTHLY IN	ICOME (Add amounts shown on lines 6 and 14)	\$	0.00 \$			
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)			\$ 0.00			
17. Describe any increase or one NONE	decrease in income reasonably anticipated to occur within	Statistical Sur	n Summary of Schedule nmary of Certain Liabilit e filing of this document	ies and Related Data)		

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B6J (Official Form 6J) (12/07)

In re Rikki A Lewis	Case No.	
Debtor		(If known)

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate

ny payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expe iffer from the deductions from income allowed on Form22A or 22C.	nses calculated on	this form may
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate household. Complete a separate household. The separate household is separate household.	parate schedule of	
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No✓		
b. Is property insurance included? Yes No ✓		
2. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$	0.00
c. Telephone	\$	70.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	300.00
5. Clothing	\$	25.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	0.00
Transportation (not including car payments)	\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	50.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
14. Alimony, maintenance, and support paid to others		0.00
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u> </u>	0.00
17. Other	\$ \$	0.00
		0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	545.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following th	e filing of this docun	nent:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	0.00
b. Average monthly expenses from Line 18 above	\$	545.00
c. Monthly net income (a. minus b.)	\$	-545.00

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B6 Summary (Official Form 6 - Summary) (12/07)

#### United States Bankruptcy Court Northern District of Illinois

n re Rikki A Lewis		Case No.	
	Debtor	Chapter <b>7</b>	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	2	\$ 4,305.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	3		\$ 28.368.00	
G -Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 0.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 545.00
тот.	AL	14	\$ 4,305.00	\$ 28,368.00	

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Rikki A Lewis	Case No.	
	Debtor		(If known)

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

	declare under penalty of perjury that I have read the foregoing summa, and that they are true and correct to the best of my knowledge, infor	•	·	16
Date:	6/24/2009	Signature:	/s/ Rikki A Lewis	
		-	Rikki A Lewis	
				Debtor
		[If joint case	hoth chauses must sign	1

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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B7 (Official Form 7) (12/07)

## UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Rikki A Lewis	Case No.	
	Debtor	,	(If known)

#### STATEMENT OF FINANCIAL AFFAIRS

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
20,539.00	Wages	2007
469.00	Wages	2008
1,500.00	Wages	2009

#### 2. Income other than from employment or operation of business

None **☑**  State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.

None **☑**  a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING Document Fage 20 of 30

None **☑**  b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90** days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

2

None ✓ c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 
☑

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATIO

STATUS OR DISPOSITION

None ✓i

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DESCRIPTION

AND VALUE OF

BENEFIT PROPERTY

SEIZURE

PROPERTY

#### 5. Repossessions, foreclosures and returns

None 
☑

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None  $\square$ 

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

TERMS OF

\$800.00

3

NAME AND ADDRESS DATE OF **ASSIGNMENT** OF ASSIGNEE **ASSIGNMENT** OR SETTLEMENT

None V

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION NAME AND ADDRESS OF COURT DATE OF AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER **ORDER PROPERTY** 

#### 7. Gifts

None  $\mathbf{\Lambda}$ 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS **DESCRIPTION** RELATIONSHIP OF PERSON TO DEBTOR. DATE AND VALUE OF OR ORGANIZATION IF ANY OF GIFT **GIFT** 

#### 8. Losses

None  $\mathbf{\Lambda}$ 

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**DESCRIPTION** DESCRIPTION OF CIRCUMSTANCES AND, IF AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF **PROPERTY** BY INSURANCE, GIVE PARTICULARS LOSS

#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS DATE OF PAYMENT. AMOUNT OF MONEY OR OF PAYEE NAME OF PAYOR IF **DESCRIPTION AND VALUE** OTHER THAN DEBTOR OF PROPERTY

Laura L McGarragan 3/26/2009 1004 North Main St. Karen Henderson Rockford IL 61103 (parent)

### 10. Other transfers

None  $\mathbf{\Lambda}$ 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE.

RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY **TRANSFERRED** AND VALUE RECEIVED

4

None  $\square$ 

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

**DEVICE** 

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR

INTEREST IN PROPERTY

#### 11. Closed financial accounts

None  $\mathbf{\Delta}$ 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE **AMOUNT AND** DATE OF SALE **OR CLOSING** 

#### 12. Safe deposit boxes

None  $\mathbf{\Lambda}$ 

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

TO BOX OR DEPOSITOR **CONTENTS** IF ANY

#### 13. Setoffs

None V

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF **SETOFF** 

AMOUNT OF **SETOFF** 

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND VALUE OF OWNER OF PROPERTY

OF OWNER OF PROPERTY LOCATION OF PROPERTY

5

#### 15. Prior address of debtor

None **☑** 

 $\mathbf{Q}$ 

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None **☑**  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

 $\checkmark$ 

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL

ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None **☑** 

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

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None  $\square$ 

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION 6

#### 18. Nature, location and name of business

None  $\square$ 

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN NATURE OF **BUSINESS** 

**BEGINNING AND ENDING** 

**DATES** 

None  $\square$ 

NAME

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS** 

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 6/24/2009

Signature of Debtor

/s/ Rikki A Lewis Rikki A Lewis

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="mailto:before">before</a> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

B 201 Page 2

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of the Debtor

i, the debtor, affirm that i have received an	d read this notice.	
Rikki A Lewis	X/s/ Rikki A Lewis	6/24/2009
Printed Name of Debtor	Rikki A Lewis	
	Signature of Debtor	Date
Case No. (if known)		

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Form 6 - Statistical Summary (12/07)

#### United States Bankruptcy Court Northern District of Illinois

n re	Rikki A Lewis	Case No.	
	Debtor	Chapter <b>7</b>	

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

\_ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 2,244.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 2,244.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 0.00
Average Expenses (from Schedule J, Line 18)	\$ 545.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 0.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$28,368.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$28,368.00

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B 8 (Official Form 8) (12/08)

Date: 6/24/2009

## UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Rikki . Deb	A Lewis otor	Case No. Chapter 7
CHAPTER 7 INDIVID	UAL DEBTOR'S STATEMI	ENT OF INTENTION
PART A – Debts secured by property of the estate. Attach addition	of the estate. (Part A must be fully comple onal pages if necessary.)	ted for <b>EACH</b> debt which is secured
Property No. 1		
Creditor's Name: None	Describe Property	Securing Debt:
Property will be (check one):  Surrendered	☐ Retained	
If retaining the property, I intend to ( Redeem the property Reaffirm the debt Other. Explain	check at least one):(for example, avoid	d lien using 11 U.S.C. § 522(f))
Property is <i>(check one)</i> :  ☐ Claimed as exempt	☐ Not claimed as ex	xempt
PART B – Personal property subject to each unexpired lease. Attach additional	o unexpired leases. (All three columns of F of pages if necessary.)	Part B must be completed for
Lessor's Name: None	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
continuation sheets attached (  I declare under penalty of perjury the securing a debt and/or personal pro	at the above indicates my intention as	to any property of my estate

/s/ Rikki A Lewis
Rikki A Lewis
Signature of Debtor

B 203 (12/94)

## UNITED STATES BANKRUPTCY COURT Northern District of Illinois

n	n re: Rikki A Lewis				Case No.	
		Debtor		C	hapter <u>7</u>	<u>r</u>
	DISC	CLOSURE O	F COMPEN	ISATION OF ATTO BTOR	RNEY	
1.	Pursuant to 11 U.S.C. § 329(a) a and that compensation paid to me paid to me, for services rendered connection with the bankruptcy care.	within one year befor or to be rendered on b	e the filing of the pet	ition in bankruptcy, or agreed to be		
	For legal services, I have agre	eed to accept			\$	800.00
	Prior to the filing of this stater	ment I have received			\$	800.00
	Balance Due				\$	0.00
2.	. The source of compensation paid	to me was:				
3.	☐ Debtor  The source of compensation to be	e paid to me is:	Other (specify)	Karen Henderson (pare	ent)	
	□ Debtor		Other (specify)			
4.	. ☑ I have not agreed to share of my law firm.	the above-disclosed of	compensation with ar	ny other person unless they are m	embers and as	ssociates
	<u> </u>		•	son or persons who are not members of the people sharing in the con		tes of
5.	. In return for the above-disclosed f including:	fee, I have agreed to re	ender legal service fo	or all aspects of the bankruptcy ca	se,	
	<ul> <li>a) Analysis of the debtor's fine a petition in bankruptcy;</li> </ul>	ancial situation, and re	endering advice to th	e debtor in determining whether to	file	
	b) Preparation and filing of an	ny petition, schedules,	statement of affairs,	and plan which may be required;		
	c) Representation of the debt	or at the meeting of cr	editors and confirma	tion hearing, and any adjourned h	earings therec	of;
	d) [Other provisions as neede None	ed]				
6.	. By agreement with the debtor(s) t	the above disclosed fe	e does not include th	ne following services:		
	Representing Debtor	in Adversary				
			OFFICIO	ATION		
r	I certify that the foregoing is a corepresentation of the debtor(s) in the	•				
[	Dated: 6/24/2009					
			/s/ Laura	L McGarragan		
			Laura L M	cGarragan, Bar No. 619975	<b>i</b> 3	
			McGarrag Attorney for	an Law Offices Debtor(s)		

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Afni PO Box 3427 Bloomington IL 61702

Bank of America PO Box 5270 Carol Stream, IL 60197-5270

Carle Foundation Hospital 611 West Park Urbana IL 61801

CCB Incorporated 5300 S 6th St. Rd. Springfield IL 62703-5184

Chad Hipskind 2603 W William Champaign IL 61721

Champaign Law Court 101 East Main Urbana IL 61801

Chase/Bank One Card service 800 Brooksedge Blvd. Westerville OH 43081

Colony Property Management 701 Devonshire Dr. Champaign IL 61820

Credit Protection Association 13355 Noel Rd. STE 2100 Dallas TX 75240

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Document Page 37 of 38 Direct Loan Service System PO Box 5609 Greenville TX 75403-5609

Discover Financial Service PO Box 15316 Wilmington DE 19850-5316

Hunter Warfield Inc. 3111 W MLK Jr. Blvd Suite 200 Tampa FL

Kyle Cox 714 Willow Pond Rd. Rantoul IL 61866

Lakeland Radiologists PO Box 770 Charleston IL 61920

Midstate Collection Solutions PO Box 3292 Champaign IL 61826-3292

State Collection Service PO Box 6250 Madison WI 53701

Thomas Z Hudson 701 Devonshire Dr. C-21 Champaign IL 61820

Triple R Develpoment 503 Willow Pond Rd. Rantoul IL 61866

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

in Re:		Bankruptcy Case Number:
Rikki A	Lewis	
		VERIFICATION OF CREDITOR MATRIX
		Number of Creditors:
The about the second se		reby verifies that the list of creditors is true and correct to the best of my (our)
Dated:	6/24/2009	/s/ Rikki A Lewis
		Rikki A Lewis Debtor
		Debioi